

DOCKET NO: 296535US28PCT

IN THE UNITED STATES PATENT & TRADEMARK OFFICE

IN RE APPLICATION OF :  
RETO SCHNEIDER, ET AL. : EXAMINER: LE, D.M.  
SERIAL NO: 10/594,591 :  
FILED: JANUARY 23, 2007 : GROUP ART UNIT: 2168  
FOR: COMPUTER-BASED SYSTEM :  
AND METHOD FOR DETECTING RISKS

AMENDMENT

COMMISSIONER FOR PATENTS  
ALEXANDRIA, VIRGINIA 22313

SIR:

In response to the Office Action dated November 13, 2009, please amend the above-identified application as follows:

**Amendments to the Claims** are reflected in the listing of claims which begins on page 2 of this paper.

**Amendments to the Drawings** begin on page 10 of this paper and include an attached replacement sheet.

**Remarks/Arguments** begin on page 11 of this paper.